

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Christopher L. Cagan

Serial No.: 10/771,069

Filed: February 3, 2004

For: RESPONSIVE CONFIDENCE SCORING  
METHOD FOR A PROPOSED VALUATION  
OF A PROPERTY

Group Art Unit: 3624

Confirmation No.: 2238

June 26, 2007

Costa Mesa, California 92626

**INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In an attempt to fully comply with the duty of disclosure set forth in 37 C.F.R. § 1.56 and in conformance with 37 C.F.R. §§ 1.97 and 1.98, Applicant wishes to bring to the attention of the U.S. Patent Office the references listed on the attached Form 1449. The Examiner is requested to initial the enclosed Form PTO-1449 and return a copy thereof to the undersigned.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant reserves the right to dispute any of the listed documents as prior art during examination. Further, Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

If the Examiner believes that a telephone conference would help further the prosecution of this case, he is respectfully requested to contact the undersigned attorney at the listed telephone number.

Very truly yours,

**SNELL & WILMER L.L.P.**

*Ketan S. Vakil*

---

Ketan S. Vakil  
Registration No. 43,215  
600 Anton Boulevard, Suite 1400  
Costa Mesa, CA 62626-7689  
Tel.: 714.472.7405  
Fax: 714.427.7799

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>			Docket Number (Optional) 49416-0600		Application Number 10/771,069		
			Applicant(s) Christopher L. Cagan				
			Filing Date February 3, 2004		Group Art Unit 3624		
			U. S. PATENT DOCUMENTS				
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		6,505,176	1/7/2003	DeFrancesco et al.			
		5,193,056	3/9/1993	Boes			
		6,587,841	7/1/2003	DeFrancesco et al.			
		5,794,216	8/11/1998	Brown			
		6,401,070	6/4/2002	McManus et al.			
U.S. PATENT APPLICATION PUBLICATIONS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2005/0108025	5/19/2005	Cagan			
		2002/0147613	10/10/2002	Kennard et al.			
		2002/0035535	3/21/2002	Brock, Sr.			
		2001/0039506	11/8/2001	Robbins			
		2005/0288942	12/29/2005	Graboske et al.			
FOREIGN PATENT DOCUMENTS							
REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
	JP 2001236369	8/2001	Japan (with Abstract)			X	
	JP 2002123589	4/26/2002	Japan (with Abstract)			X	
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
	“Median Price By Zip Code By Month For May 2004,” DataQuick Information Systems, <u>Los Angeles Times</u> , 6 pages, June 2004.						
	“GIS for Real Estate,” <u>www.esri.com</u> , 1 page, February 15, 2007.						
	“Using GIS for Real Estate Market Analysis: The Problem of Spatially Aggregated Data,” John Clapp, Journal of Real Estate Research, 9 pages, 1998.						
	“What’s Your Home Worth,” <u>www.homevaluecma.com</u> , 2 pages, February 15, 2007.						
EXAMINER			DATE CONSIDERED				
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>			Docket Number (Optional) 49416-0600		Application Number 10/771,069		
			Applicant(s) Christopher L. Cagan				
			Filing Date February 3, 2004		Group Art Unit 3624		
			U. S. PATENT DOCUMENTS				
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		6,397,208	5/28/2002	Lee			
		6,323,885	11/27/2001	Wiese			
		6,178,406	1/23/2001	Cheetham et al.			
		6,141,648	10/31/2000	Bonissone et al.			
		6,115,694	9/5/2000	Cheetham et al.			
U.S. PATENT APPLICATION PUBLICATIONS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2005/0192999	9/1/2005	Cook et al.			
		2004/0049440	3/11/2004	Shinoda et al.			
		2004/0021584	2/5/2004	Hartz, Jr. et al.			
		2003/0191723	10/9/2003	Foretich et al.			
		2006/0105342	5/18/2006	Villena et al.			
FOREIGN PATENT DOCUMENTS							
REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
	KR 1020050064605	6/2005	Korea (with Abstract)			X	
	KR 1020010105569	11/2001	Korea (with Abstract)			X	
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
	<b>"MBA's First Fraud Awareness Seminar: Detecting Fraud in the Mortgage Process," Mortgage Bankers Association of America, 1 page, August 15, 2000.</b>						
	<b>"City in Flames Atlanta Fraud Network Responsible for More than \$100 Million in Losses," Sam Garcia, MortgageDaily.com, 2 pages, November 14, 2002.</b>						
	<b>"Fraud Flips National Phenomenon a Look at Mortgage Fraud Schemes," Christy Robinson, MortgageDaily.com, 2 pages, December 9, 2002.</b>						
EXAMINER			DATE CONSIDERED				
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>			Docket Number (Optional) 49416-0600		Application Number 10/771,069		
			Applicant(s) Christopher L. Cagan				
			Filing Date February 3, 2004		Group Art Unit 3624		
U. S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		5,867,155	2/2/1999	Williams			
		5,857,174	1/5/1999	Dugan			
		5,852,810	12/22/1998	Sotiroff et al.			
		5,754,850	5/19/1998	Janssen			
		5,680,305	10/21/1997	Apgar, IV			
U.S. PATENT APPLICATION PUBLICATIONS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2006/0218003	9/28/2006	Snyder			
		2006/0218005	9/28/2006	Villena et al.			
		2006/0200492	9/7/2006	Villena et al.			
		2005/0216292	9/29/2005	Ashlock			
		2003/0046099	3/6/2003	Lamont et al.			
FOREIGN PATENT DOCUMENTS							
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation
							YES
		KR 1020010078857	8/2001	Korea (with Abstract)			X
		KR 1020020004710	1/2002	Korea (with Abstract)			X
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
	"Pre Funding and Your Business!" Lisa Binkley et al., <u>QA Rockin' the Bay</u> , 31 pages, January 31, 2003.						
	"Freddie Mac's Home Value Explorer®," Freddie Mac, 1 page, November 2003.						
	"Freddie Mac's Home Value Explorer®, Product Enhancement Summary Forecast Standard Deviation (FSD)," Freddie Mac, 2 pages, April 4, 2004.						
EXAMINER			DATE CONSIDERED				
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>			Docket Number (Optional) 49416-0600		Application Number 10/771,069		
			Applicant(s) Christopher L. Cagan				
			Filing Date February 3, 2004			Group Art Unit 3624	
			U. S. PATENT DOCUMENTS				
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		5,414,621	5/9/1995	Hough			
		5,361,201	11/1/1994	Jost et al.			
		5,032,989	7/16/1991	Tornetta			
		4,870,576	9/26/1989	Tornetta			
		6,842,738	1/11/2005	Bradley et al.			
U. S. PATENT APPLICATION PUBLICATIONS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2006/0015357	1/19/2006	Cagan			
		2006/0085234	4/20/2006	Cagan			
		2006/0271472	11/30/2006	Cagan			
		2006/0122918	6/8/2006	Graboske et al.			
		2004/0019517	1/29/2004	Sennott			
FOREIGN PATENT DOCUMENTS							
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation
							YES
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
EXAMINER			DATE CONSIDERED				
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>			Docket Number (Optional) <b>49416-0600</b>		Application Number <b>10/771,069</b>			
			Applicant(s) <b>Christopher L. Cagan</b>					
			Filing Date <b>February 3, 2004</b>			Group Art Unit <b>3624</b>		
			<b>U. S. PATENT DOCUMENTS</b>					
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
		<b>7,076,448</b>	<b>7/11/2006</b>	<b>Snyder</b>				
		<b>7,054,741</b>	<b>5/30/2006</b>	<b>Harrison et al.</b>				
		<b>7,043,501</b>	<b>5/9/2006</b>	<b>Schiller</b>				
		<b>6,748,369</b>	<b>6/8/2004</b>	<b>Khedkar et al.</b>				
		<b>6,636,803</b>	<b>10/21/2003</b>	<b>Hartz, Jr. et al.</b>				
		<b>6,609,118</b>	<b>8/19/2003</b>	<b>Khedkar et al.</b>				
<b>U.S. PATENT APPLICATION PUBLICATIONS</b>								
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
		<b>2007/0033122</b>	<b>2/8/2007</b>	<b>Cagan</b>				
		<b>2007/00 33126</b>	<b>2/8/2007</b>	<b>Cagan</b>				
		<b>2001/0029477</b>	<b>10/11/2001</b>	<b>Freeman et al.</b>				
		<b>2003/0126071</b>	<b>7/3/2003</b>	<b>Keyes et al.</b>				
		<b>2004/0128232</b>	<b>7/1/2004</b>	<b>Descloux</b>				
<b>FOREIGN PATENT DOCUMENTS</b>								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
<b>OTHER DOCUMENTS</b> <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>								
EXAMINER			DATE CONSIDERED					
<b>EXAMINER:</b> Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.								